

Listing of the Claims

1. (previously presented): A data processing method performed in a data processing system for determining a preferred currency for association with a payment card transaction between a merchant and a payment card cardholder, said method including the steps of:

obtaining the card number of the payment card;

identifying an identifier code from said card number;

determining the operating currency for said identifier code by comparing said identifier code with entries in a table wherein each entry in said table contains an issuer code or range of issuer codes and a corresponding currency code; and

setting the currency for association with the payment card transaction as the determined operating currency for the code.

2. (canceled).

3. (original): A method according to claim 1, wherein the preferred currency is set to default currency of the merchant when no operating currency can be determined for the issuer code.

4. (previously presented): A method according to claim 1, wherein the card holder is prompted as to whether the transaction is to be conducted in the preferred currency, including the steps of converting the transaction amounts to equivalent amounts in the preferred currency and presenting these amounts for review by the cardholder.

5. (original): A method according to claim 1, wherein at least one of the transaction amounts is converted to an

equivalent amount in the preferred currency and is presented to the cardholder.

6. (original): A method according to claim 5, further comprising the step of presenting an exchange rate to the cardholder, said exchange rate corresponding to a rate between the merchants' currency and the preferred currency.

7. (original): A method according to claim 5, wherein the transaction details in the merchants currency are also presented to the cardholder.

8. (original): A method according to claim 5, wherein the transaction details in the merchants currency are also presented to the cardholder.

9. (canceled).

10. (original): A data processing system for determining a preferred currency for association with a payment card transaction, the payment card having a card number, between a merchant and a payment card cardholder, said means comprising;

means for obtaining the card number of the payment card from the cardholder,

means for identifying an issuer code from said card number,

means for determining the operating currency for said issuer code, and

means for setting the currency for association with the payment card transaction as the determined operating currency for the issuer code.

11. (original): A data processing system according to claim 10, wherein said means for determining the operating

currency for said issuer code comprises means for comparing said issuer identifier code with entries in a table, wherein each entry in the table contains an issuer code or range of issuer codes and a corresponding currency code.

12. (original): A data processing system according to claim 10, further comprising means for setting the preferred currency to the default currency of the merchant when no operating currency can be determined for the issuer code.

13. (previously presented): A data processing system according to claim 10, further comprising prompting means for prompting the cardholder as to whether the transaction is to be conducted in the preferred currency, said prompting means comprising conversion means for converting the transaction amounts to equivalent amounts in the preferred currency and presenting these amounts for review by the cardholder.

14. (original): A data processing system according to claim 13, further comprising means for accepting an indication from the cardholder as to whether the transaction is to proceed in the preferred currency and means for permitting the transaction to be processed in the preferred currency if such an indication is received.

15. (original): A data processing system according to claim 10, further comprising conversion means for converting at least one of the transaction amounts to an equivalent amount in the preferred currency and presenting this converted amount to the cardholder, optionally comprising means for presenting an exchange rate to the cardholder, said exchange rate corresponding to a rate between the merchants' currency and the preferred currency.

16. (original): A data processing system according to claim 10, further comprising means for initially checking to determine if the transaction amount exceeds a predetermined minimum level for processing in an alternative currency to that of the merchants currency.

17. (original): A data processing system according to claim 10, wherein said data processing system is embodied in a payment card terminal.

18. (original): A data processing system according to claim 10, wherein said data processing system is embodied in a central payment router.

19. (original): A data processing system according to claim 10, wherein said data processing system is embodied in an authorisation host, optionally in co-operation with another system.

20. (previously presented): A data processing system according to claim 19, wherein said other system is a payment card terminal or central payment router.

21. (original): A data processing system according to claim 10, further comprising means for connecting to a node in a computer network.

22. (original): A data processing system according to claim 21, wherein the card number is received via the computer network.

23. (original): A computer program encoding a set of computer instructions for use in a computing device for determining a preferred currency for association with a payment card transaction, the payment card having a card number, between a merchant and a payment card cardholder, comprising

a computer code section which when executed on the computing device obtains the card number of the payment card from the cardholder,

a computer code section which when executed on the computing device identifies an issuer code from said card number,

a computer code section which when executed on the computing device determines the operating currency for said issuer code, and

a computer code section which when executed on the computing device sets the currency for association with the payment card transaction as the determined operating currency for the issuer code.

24. (original): A computer program encoding a set of computer instructions according to Claim 23 comprising a computer code section which when executed compares said issuer identifier code with entries in a table wherein each entry in the table contains an issuer code or range of issuer codes and a corresponding currency code.

25. (original): A computer program according to claim 23, comprising a computer code section which when executed on the computing device sets the preferred currency to the default currency of the merchant when no operating currency can be determined for the issuer code.

26. (previously presented): A computer program according to claim 23, having a computer code section which when executed on

the computing device prompts the card holder as to whether the transaction is to be conducted in the preferred currency, including converting the transaction amounts to equivalent amounts in the preferred currency and presenting these amounts for review by the cardholder.

27. (original): A computer program according to claim 23, comprising a computer code section which when executed on the computing device converts at least one of the transaction amounts to an equivalent amount in the preferred currency and presents the converted amount to the cardholder.

28. (original): A computer program according to claim 27, comprising a code section which when executed on the computing device presents an exchange rate to the cardholder, said exchange rate corresponding to a rate between the merchants' currency and the preferred currency.

29. (original): A computer program according to claim 27, comprising a computer code section which when executed on the computing device presents the transaction details in the merchants currency to the cardholder.

30. (original): A computer program according to claim 23, comprising a code section which when executed on the computing device initially checks to determine if the transaction amount exceeds a predetermined minimum level for processing in an alternative currency to that of the merchants currency.

31. (previously presented): A method according to claim 1, wherein the card holder is prompted as to whether the transaction is to be conducted in the preferred currency, including the steps of converting the transaction amounts to equivalent amounts in

the preferred currency and presenting an exchange rate to the cardholder, said exchange rate corresponding to a rate between the merchant's currency and the preferred currency.

32. (previously presented): A method according to claim 1, wherein the card holder is prompted as to whether the transaction is to be conducted in the preferred currency, including the steps of converting the transaction amounts to equivalent amounts in the preferred currency, presenting said equivalent amounts for review by the cardholder, and presenting an exchange rate to the cardholder, said exchange rate corresponding to a rate between the merchant's currency and the preferred currency.

33. (previously presented): A data processing system according to claim 10, further comprising prompting means for prompting the cardholder as to whether the transaction is to be conducted in the preferred currency, said prompting means comprising means for presenting an exchange rate to the cardholder, said exchange rate corresponding to a rate between the merchant's currency and the preferred currency.

34. (previously presented): A data processing system according to claim 10, further comprising prompting means for prompting the cardholder as to whether the transaction is to be conducted in the preferred currency, said prompting means comprising:

conversion means for converting the transaction amounts to equivalent amounts in the preferred currency and presenting these amounts for review by the cardholder; and

means for presenting an exchange rate to the cardholder, said exchange rate corresponding to a rate between the merchant's currency and the preferred currency.

35. (previously presented): A computer program according to claim 23, having a computer code section which when executed on the computing device prompts the card holder as to whether the transaction is to be conducted in the preferred currency, including presenting an exchange rate to the cardholder, said exchange rate corresponding to a rate between the merchant's currency and the preferred currency.

36. (previously presented): A computer program according to claim 23, having a computer code section which when executed on the computing device prompts the card holder as to whether the transaction is to be conducted in the preferred currency, including converting the transaction amounts to equivalent amounts in the preferred currency, presenting these equivalent amounts for review by the cardholder and presenting an exchange rate to the cardholder, said exchange rate corresponding to a rate between the merchants' currency and the preferred currency.

37. (previously presented): A method of operating a data processing system to conduct a financial transaction for the exchange of money provided by a payment card cardholder for a good or service provided by a merchant, said method comprising:

- obtaining a card number from said payment card;
- identifying an identifier code from said card number;
- determining an operating currency for said identifier code by comparing said identifier code with entries in a table that associates issuer codes with currency codes;
- indicating said operating currency as being a preferred currency of exchange for said financial transaction;
- receiving a cardholder reply in response to said indicating activity; and
- completing said financial transaction in response to said receiving activity.

38. (previously presented): A method as claimed in claim 37 wherein:

said cardholder reply instructs said data processing system to conduct said financial transaction using said preferred currency; and

said completing activity completes said financial transaction using said preferred currency.

39. (previously presented): A method as claimed in claim 38 wherein:

said indicating activity additionally indicates a currency exchange rate for converting from a merchant currency to said preferred currency; and

said completing activity uses said currency exchange rate in completing said financial transaction.

40. (previously presented): A method as claimed in claim 38 wherein said indicating activity additionally indicates a first amount of money for said financial transaction using a merchant currency and a second amount of money for said financial transaction using said preferred currency.